



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

May 06, 2015



**Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise**

Life Product Focus

F&G Life Elite Index UL

Protect what matters most!

- 14.00% annual cap S&P (100% Participation)
- Designed to provide tax free retirement income through tax free policy loans
- Maximum guaranteed variable loan rate of 5%
- 2 flexible death benefit options
- Optional Accelerated Benefit rider for Terminal & Critical Illness



[Agent Appointment](#)

105% Street Commission (1st year target)

Call for select override level commissions

NQ deferred compensation program for top producing agents [click here](#)

[Click here for Elite IUL Agent Guide](#)

[Click here for Client Brochure](#)

Guaranteed Growth For The Risk Adverse

Without The Downs Or Zeros!

In This Issue

[Life Insurance IUL](#)

[MYGAs Steady Growth For Risk Adverse](#)

[VOYA FIA's To See](#)

[Fees On FIA Guarantees](#)

[They Will Never Outlive Their Money](#)

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2015 News

[MYGA Rate Page](#)

[NEW IRS RULE Limits IRA Rollovers](#)

[2015 Tax Reference Guide Integrity](#)

[2015 Tax Reference Guide Voya](#)

[2015 Retirement Planning Guide Integrity](#)

[Longevity Annuity Treasury Ruling QLAC and DIAs](#)

Marketing Help

[Annuity Answer Book From Standard](#)

[Something You Would Sell Your Mother From Standard](#)

[Life Insurance](#)

MYGA Compounding

15.03%
15.93%

Gain After 5 Years

3.00% Rate
Guaranteed
For 5 Years

- Assumes/Allows **NO withdrawals for the guarantee period.**

- Issue Ages :
0-90 On 5 Year
0-85 On 7 Year

- Walk Away After
Guarantee and
Surrender Period

- Tax Deferred Fixed
Annuity

- Rates are higher in
AK,AL,HI,MA,ME,MI,MO,
TX,VT

24.67%
24.67%

Gain After 7 Years

3.20% Rate
Guaranteed
For 7 Years

Below is just a sample of some higher deferred annuity rates.
See carrier rate sheets for full rates or call us.

2.00% For 3 Years (6.12% After 3 Years) [Details](#)

3.00% For 5 Years (15.93% After 5 Years) [Details](#)

3.25% For 5 Years (17.34% After 5 Years) [Details](#)

3.20% For 7 Years (24.67% After 7 Years) [Details](#)

3.35% For 9 Years (34.52% After 9 Years) [Details](#)

*Compounding to term with no withdrawals. Interest on the interest.

[MYGA Page](#) | [Request A MYGA Quote](#)

Fixed Indexed Annuities Worth A Look



Get [appointment papers here](#) to sell these top quality FIA's.

New Voya Wealth Builder Plus Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	5.25%	6.00%	6.25%
Performance Trigger Index Strategy:	trigger	3.75%	4.25%	4.50%
Interest Rate Benchmark Strategy:*	cap multiplier	10.00%	10.00%	10.00%

Check-Up From LSW

After Tax Earnings
From Integrity

SPIA Taxation
Refresher from LBL

Buyers Guide To
Annuities

Advertising Portfolio
from LBL

American Equity
Compliance Review

CONTESTS

Liberty Bankers

American National

Royal Neighbors

F&G Life

Annuity Webinars

AIG

Genworth Financial

Genworth Agent
Appointment



		2.95	3.35	3.55
Fixed Rate Strategy:	rate	2.15%	2.15%	2.15%

[Learn more with the product training here!](#)


Voya Wealth Builder Eight Annuity

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	4.00%	4.75%	5.00%
Performance Trigger Index Strategy:	trigger	2.60%	3.10%	3.25%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	2.95	3.35	3.55
Fixed Rate Strategy:	rate	2.00%	2.00%	2.00%

[Rate Sheet](#) | [Wealth Builder 8](#) | [Wealth Builder 6](#) | [New Income Rider Rates](#)

SPIA vs. FIA Rider For Immediate Life Income


Rise Of The Income Riders



An option for most insured

OR

Alarmingly over selected



Paying Fees For FIA Guarantees

A Quick History 20 years ago indexed annuities came on the scene and quickly became an agent and client favorite. A chance for higher yields than regular fixed rates with no downside risk to premium. Driven by the high caps of the time and larger commissions than traditional deferred annuities sales boomed and accounts grew. Simple crediting methods with few moving parts made the indexed annuity a reasonably easy learning curve for most agents even if they did not use annuities often. The insurance companies marketed the indexed products by touting the cap rates, minimum guarantees and how the accumulation value may grow over the

term. An accumulation value that once credited would not retreat. The right product at the right time with some very nice double digit returns periods that were locked in and guaranteed.

This became especially clear after the stock market correction in 2001.

Clients in "investments" lost money based on the ultimate risk they bore. The "insured" owners of indexed annuities didn't get hurt when the market tanked and in fact, in most crediting methods, actually kept all the gain accumulated in previous years. Fixed annuity sales increased and

[read more](#) | [view on LinkedIn](#)

Immediate Annuities

Nervous About
OUTLIVING Your
Retirement Savings?



Relax! Check out a SPIA.

The insurance product designed to guarantee immediate income for life.

Call: 800-373-9697 or Visit www.SPIAquote.com

Photo by: Jeff Affronti

California Insurance License 0B91910

Male age 65
Life ONLY = \$568.57
(6.82% Annually)

Female Age 65
Life ONLY = \$518.53
(6.22% Annually)

Male age 70
Life ONLY = \$665.07
(7.98% Annually)

Female Age 70
Life ONLY = \$600.08
(7.20% Annually)

Based on \$100,000
NQ Premium CA
Includes 2.35% Premium Tax
Rates higher in other states
[Request A Quote](#)

Avalanche The Nervous
Hamster™

Fixed Annuity Rate Sheets

Agent Quick Reference Guides

[Deferred Annuities](#)
[Indexed Annuities](#)

Company Rate Sheets

- [Voya Financial](#) - FIA's
- [Liberty Bankers](#) - MYGA Rates
- [AIG \(NY\)](#)
- [Guggenheim](#) - Great MYGA's
- [American National \(NY\)](#) - 4.25% Cap
- [The Standard Fixed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\)\(SPDA\) \(NY\)](#)

Get To Know LBL and Capital Life

[Liberty Bankers 2014 Financial Update](#)

[Agent Appointment Capital Life](#)

[Agent Appointment Liberty Bankers](#)



TEE OFF *With* OUR GREAT RATES

Bankers Elite 7	
LBL	CLIC
3.20%	3.40%
<small>Guaranteed 7 Yrs. 7 Yr Surrender Charge Issued to Age 85 (75 in FL)</small>	
Bankers Elite 5	
LBL	CLIC
3.00%	3.25%
<small>Guaranteed 5 Yrs. 5 Yr Surrender Charge Issued to Age 90 (80 in FL)</small>	

In Case You Missed It! Linked-In Posts

Past Posts By Jeff Affronti

Click on topic:

- [SPIA vs DIA - Does It Pay To Delay?](#)
- [SPIA vs FIA Income Rider For Immediate Income](#)
- [Agent Tool - Calculating Yield On HP12](#)
- [Breaking The 4.00% Rules On Income](#)
- [It's Called A SPIA & Look What It Can Do For Income](#)
- [Ways To Get Immediate Income From Fixed Annuities](#)
- [Surrender Charge Is An Asset](#)
- [Why Fixed Annuities Get A Bad Rap](#)
- [Past Updates From 1997 to Now](#)

What We Do

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We make it simple, especially for agents who do not use fixed annuities often.

If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!



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Quality Integrity Expertise

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May 12, 2015



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Life Product Focus

F&G Life Elite Index UL

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Call for select override level commissions starting at \$5,000 of Premium

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Guaranteed Growth For The Risk Adverse

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[Life Insurance IUL](#)

[MYGAs Steady
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[VOYA FIA's To See](#)

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Genworth Financial

Genworth Agent
Appointment

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2015 News

MYGA Rate Page

NEW IRS RULE Limits
IRA Rollovers

2015 Tax Reference
Guide Integrity

2015 Tax Reference

8% Annual Annuity Return?

Now That Would Be Magic!



**Do not be fooled by Roll-Up rates.
If your clients are looking for real *walk away* earnings check out the MYGA!**



No Down Years! | No Zero Years! | Compounding Interest!

800-373-9697

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[Request A MYGA Quote](#) | [MYGA Page](#)

Guide Voya

2015 Retirement
Planning Guide
Integrity

Longevity Annuity
Treasury Ruling QLAC
and DIAs



Bankers Elite 7
 LBL **3.20%** CLIC **3.40%**
 Guaranteed 7 Yrs. 7 Yr Surrender Charge
 Issued to Age 85 (75 in FL)

Bankers Elite 5
 LBL **3.00%** CLIC **3.25%**
 Guaranteed 5 Yrs. 5 Yr Surrender Charge
 Issued to Age 90 (80 in FL)

[Liberty Bankers Appointment](#) | [Capital Life Appointment](#)

Get Set Up NOW To sell these TOP FIXED RATES!

[Liberty Bankers 2014 Financial Update](#)

See carrier rate sheets for full rates or call us. Rates subject to change.

Fixed Indexed Annuities Worth A Look



Get [appointment papers here](#) to sell these top quality FIA's.

New Voya Wealth Builder Plus Annuity (Flexible Premium)				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
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Performance Trigger Index Strategy:	trigger	3.75%	4.25%	4.50%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	2.95	3.35	3.55

Fixed Rate Strategy: rate

2.15% 2.15% 2.15%

[Learn more with the product training here!](#)

Voya Wealth Builder Eight Annuity				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	4.00%	4.75%	5.00%
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Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	2.95	3.35	3.55
Fixed Rate Strategy:	rate	2.00%	2.00%	2.00%

[Rate Sheet](#) | [Wealth Builder 8](#) | [Wealth Builder 6](#) | [New Income Rider Rates](#)

What We Do

Fixed Annuity and Life Wholesaler

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We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti
jeff@fsdfinancial.com



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May 19, 2015



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Life Insurance Product Focus

Premium Financing A Unique Opportunity



The cost of traditional life insurance coverage for high net worth, high income individuals can be very substantial. This can be an obstacle to purchasing an adequate life insurance policy as the insureds investment strategies and cash flow could be negatively impacted.

Premium Financing may be the way to obtain that life insurance policy while retaining all current investments and with no out of pocket expense.

In This Issue

[Premium Financing...A Unique Opportunity.](#)

[Annuity Look-A-Like](#)

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Premium Finance

[PF Proposals](#)

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[Liberty Bankers](#)

[American National](#)

[Royal Neighbors](#)

[F&G Life](#)

[Click Here](#) For Details, Examples and Trial Application
(Log-in NOT required)

Annuity "Look-A-Like" Alternative

Annuity?

Single Premium Whole Life!



**IT LOOKS, FEELS, AND SMELLS LIKE AN ANNUITY!
IT IS ACTUALLY A SINGLE PREMIUM WHOLE LIFE PRODUCT.**

A great product for any agent who sells fixed annuities.

Similar to a fixed annuity, there is a guaranteed cash value, surrender period, and withdrawals are available. The 1 aspect that differentiates this SPWL from a fixed annuity is the enhanced death benefit.

A female age 65 can place \$50,000 into this SPWL and her guaranteed death benefit day 1 is \$92,764. (Sample Illustration)

We have a 77 year old female client who owns many fixed annuity contracts totaling over \$1,000,000. She likes to diversify and prefers to deposit a max of \$100,000 with each company. We were running out of fixed annuity products to offer her which led us to present her with the idea of placing some of her money into the SPWL.

Her \$100,000 in the SPWL immediately turns into a **tax free death benefit** of \$134,996, that is like a 3.04% rate for 10 years! Since she plans on leaving most of her annuity money to her heirs, she loved the fact that the death benefit from the SPWL is passed down tax free. Just-in-case she wants some extra cash, she can take a loan against the cash value. There is even an Accelerated Living Benefit for

terminal illness or nursing home care which some of her annuities do not have.

Talk to your clients today about this super "annuity alternative" and create some sales you never knew existed. Plus it pays a **13% Commission!**

Call Darren for help with a specific client or to learn more about the SPWL.

[SPWL Brochure](#) | [Sample Illustration](#) | [Agent Appointment](#)

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May 27, 2015



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FSD Update Notes

Hi All! We send email updates weekly or monthly.

For much more regular updates join us on Linked  and Twitter !

Below are some good sales ideas and material from the insurance carriers. I have been wanting to relay these specifically, so here you go!

Immediate Annuity Illustrations

Shop that SPIA! Before you sell that next SPIA let us quote it. We manually check carriers not on the major software systems. Don't get beat on your next competitive SPIA situation.



SPIAquote.com
Guarantee Income Through Insurance

IMMEDIATE ANNUITY ILLUSTRATIONS

Toll Free: **800-373-9697** or On-Line @ **www.spiaquote.com**

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Highlight Quote Of The Week

A Female age 65 in Texas can get **\$1,256.67 per month** for life & cash refund with a \$250,000 premium on a SPIA with liquidity stating in 1 month. Oh and that is an A+ rated carrier with a 3.00% commission! Plus a 71.3% Tax Exclusion on 100% CB! Can't touch that with a GMWB!

Genworth - The Index Institute



Genworth does a great job providing marketing material on their products.

In This Issue

[Genworth Marketing Index Institute](#)

[Living Benefits](#)

Marketing Help

Annuity Answer Book From Standard

Something You Would Sell Your Mother From Standard

Life Insurance Check-Up From LSW

After Tax Earnings From Integrity

SPIA Taxation Refresher from LBL

Buyers Guide To Annuities

Advertising Portfolio from LBL

American Equity Compliance Review

Annuity Webinars

AIG

Genworth Financial

Genworth Agent Appointment

CONTESTS

Liberty Bankers

American National

Royal Neighbors

F&G Life

The Index Institute Genworth has set up includes videos and sales ideas like the one below:

The Most Common Risks to Clients' Retirement

Fixed index annuities can help clients address serious risks in retirement. Our complete suite of videos, consumer education, and producer tools can help you communicate and connect with clients to address their unique retirement risks:

- Market volatility risk: Will your client's retirement plans wait for the market to recover? Protect their recent equity gains from market declines with a fixed index annuity.
- Longevity risk: Outliving money in retirement is a distinct possibility. Help clients create more guaranteed lifetime income with a fixed index annuity.
- Interest rate risk: Traditional bond funds can lose value in a rising interest rate environment. Help protect your client's income with a fixed index annuity.
- Inflation risk: Too much cash on the sidelines exposes your client to inflation risk. Help keep pace with inflation and protect purchasing power with a fixed index annuity.

Read More <https://www.genworth.com/index-institute/fixed-index-annuity/sales-concepts/product-positioning/the-most-common-risks-to-clients-retirement.html>

Fixed Rates

MYGA Rate Page

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twitter

Join our
Mailing List

Integrity Is Focused On Income

FINANCIAL PROFESSIONAL USE ONLY



Majority Say ... "Income for Life"

Every other person who steps in your office wants income for life, say the stats.

In fact, **51 percent** are willing to forgo a portion of future pay to secure guaranteed retirement income for life.*

51%

[See our income solution ...](#)

VIDEO »

*Source: PwC "Employees Financial Wellness Survey" April 2015

Learn about the Income Source Immediate Annuity From Integrity Life

[Request A SPIA Quote](#)

Guggenheim - MYGA & SPIA

GUGGENHEIM LIFE AND ANNUITY

Guggenheim has a great MYGA and SPIA. Higher issue ages and shorter terms with terrific rates. Below is information from Guggenheim on the Preserve Multi-Year Guaranteed Annuity.

Secure your clients' financial dreams with our Preserve Multi-Year Guaranteed Annuity. It offers multiple guaranteed period options to fit their retirement strategy while securing the interest rate for the entire guaranteed period.

Benefits Include:

- [PRESERVE SALES PRESENTATION](#)
- COMPETITIVE RATES
- TAX-DEFERRED GROWTH
- PENALTY-FREE WITHDRAWALS
- ISSUE AGES FROM 0-90
- GUARANTEED PERIOD OPTIONS FROM 3-10 YEARS

[Agent Appointment](#) |

American National - Living Benefits



**Living Benefits:
Changing Real Lives**
From American National Life

What is a Living Benefit?

In insurance terms, Living Benefits are Accelerated Benefit Riders (ABRs) ¹ which provide the option of receiving a partial or full accelerated life insurance benefit if the insured experiences a qualifying medical condition.

What is a Living Benefit to a family?

To an individual or family facing the trials of a critical, chronic, or terminal illness, a Living Benefit can mean the freedom to make choices, provide for a family, and peace of mind.

[See full email from American National](#)

[Rider Overviews, Case Studies, and FAQs](#)

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